GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1016
ANSWERED ON:22.07.2016
Category in Bank Loans
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Will the Minister of FINANCE be pleased to state:

(a) whether large loanees from the public sector banks have been categorised into a separate category in the country;

(b) if so, the amount of loan specified for categorise a loanee into this category;

(c) whether this category of loanees have availed approximately 58 per cent of the total loan disbursed; and

(d) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance

(a) to (d): With effect from September 2014, Reserve Bank of India (RBI) collects credit information of large borrowers category with exposure of Rs. 5 crores and above from banks under the Central Repository of Information on Large Credits (CRILC).

Total gross advances reported by PSBs to CRILC is Rs. 34,52,074 crores as on March 31, 2016 constituting approx. 59% of aggregate gross advances of PSBs.

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